

# AgePage

## Nursing Homes: Making The Right Choice

*Lucille has lived in her home for 33 years. Even after her husband died 3 years ago, she was able to manage on her own. Recently, she broke her hip and now needs a wheelchair to get around. At 82, she is no longer able to be on her own. Her children all have busy lives. How are they going to care for their mother?*

There are many long-term care choices that Lucille's family might look into—one of them is a nursing home.

### What Is A Nursing Home?

A nursing home, also known as a skilled nursing facility, is a place for people who don't need to be in a hospital but can no longer be cared for at home. Being admitted to a nursing home is based on medical need. Most nursing homes have aides and skilled

nurses on hand 24 hours a day. Talk to the doctor to find out if a nursing home is the best choice.

Nursing homes can be:

♦ **Hospital-like.** This type of nursing home is often set up like a hospital. Staff give medical care, as well as physical, speech, and occupational therapy. There can be nurses' stations on each floor. As a rule, one or two people live in a room. A number of nursing homes will let couples live together. Things that make a room special, like family photos, are often welcome.

♦ **Household-like.** These facilities are designed to be more like homes, and the day-to-day routine isn't fixed. Teams of staff and residents try to create a neighborhood feel. Kitchens are often open to residents, decorations give a sense of home, and staff are encouraged to develop relationships with residents.

Some nursing homes have visiting doctors who see their patients on site. Other nursing homes have patients visit the doctor's office. Nursing homes sometimes have separate areas called Special Care Units for people with serious memory problems, like dementia. When looking for a nursing home, it's important for families to think about special needs.

## How Do You Choose?

If you are looking for a nursing home here are some things to keep in mind:

♦ **Look.** What choices are in your area? Is there a place close to family and friends? What's important to you—nursing care, meals, a religious connection, hospice care, or Special Care Units for dementia care?

♦ **Ask.** Talk with friends, relatives, social workers, and religious groups to find out what places they suggest. Ask doctors which nursing homes they feel provide good care.

♦ **Call.** Get in touch with each place on your list. Ask questions about how many people live there and what it costs. Find out about waiting lists.

♦ **Visit.** Make plans to meet with the director and the nursing director. The Medicare Nursing Home Checklist (see Resources That Can Help) has a good list to use when visiting. Some things to look for:

- Medicare and Medicaid certification
- Handicap access
- Strong odors (either bad or good)

- Many food choices
- Residents who look well cared for
- Enough staff for the number of patients

◆ **Talk.** Don't be afraid to ask questions. Ask how long the director and department heads (nursing, food, and social services) have worked at the nursing home. If key staff change a lot, that could mean there is a problem.

◆ **Visit again.** Make a second visit without calling ahead. Try another day of the week or time of day so you will meet other staff members and see other activities. Stop by at mealtime. Do people seem to be enjoying their food?

◆ **Understand.** Once you choose, carefully read the contract. Check with your State Ombudsman (see Resources That Can Help) for help making sense of the contract.

## Do Nursing Homes Have To Meet Standards?

The Centers for Medicare and Medicaid Services (CMS) asks each State to inspect any nursing home that gets money from the Government. Homes that don't pass inspection are not certified. Ask to see the current

inspection report and certification of homes you are thinking about. Visit [www.medicare.gov](http://www.medicare.gov) for more information.

## Paying For Nursing Home Care

People pay for nursing home care in many ways:

◆ **Medicaid.** This is a State/Federal program that provides health benefits to some people with low incomes. Contact your county family services department to see if you qualify. Once you have met the requirements of your State's Medicaid program, it can take up to 90 days to be approved.

◆ **Private pay.** Some people pay for long-term care with their own savings for as long as possible. When that is no longer possible, they may get help from Medicaid. If you think you may need to apply for Medicaid at some point, make sure the nursing home accepts it. Not all homes do.

◆ **Long-term care insurance.** Some people buy private long-term care insurance. It can pay part of the costs for a nursing home or other long-term care. This type of insurance is sold by many different companies and benefits

vary widely. Look carefully at several policies before making a choice.

Many people believe Medicare will pay for long stays in a nursing home, but it doesn't. For example, Medicare will only cover the first 100 days in a skilled nursing home for someone who needs special care after leaving the hospital. State/Federal Medicaid programs may pay for long-term nursing home care, but there are many rules about qualifying. It is important to check with Medicare, Medicaid, and any private insurance company to find out the current rules.

When thinking about costs, keep in mind that there can be extra out-of-pocket charges for some supplies, personal care like hair appointments, laundry, and services that are outside routine care.

## Resources That Can Help

The rules about programs and benefits for nursing homes can change. Medicare has some helpful resources online. Visit [www.medicare.gov](http://www.medicare.gov) for information about different care options. To learn more about the Medicaid program, see [www.cms.hhs.gov/home/medicaid.asp](http://www.cms.hhs.gov/home/medicaid.asp).

You can find nursing homes in your area that are approved by the Centers for Medicare & Medicaid Services by

visiting the Medicare website. You can also see summaries of recent inspection reports. Visit Nursing Home Compare at [www.medicare.gov/NHCompare](http://www.medicare.gov/NHCompare). The Nursing Home Checklist at the same website is a good guide to use when thinking about choosing a nursing home.

Many States have State Health Insurance Counseling and Assistance Programs (SHIP). These programs can help you choose the health insurance that is right for you and your family. Visit [www.medicare.gov/Nursing/Payment.asp](http://www.medicare.gov/Nursing/Payment.asp).

Each State also has a Long-Term Care Ombudsman office that helps people learn about long-term care. Your local office may be able to answer general questions about a specific nursing home. Also, once you are living in a nursing home, the Ombudsman can help solve problems you may have with a facility. The National Long-Term Care Ombudsman Resource Center has more information. Visit [www.ltombudsman.org](http://www.ltombudsman.org).

A veteran in need of long-term care might be able to get help through the Department of Veterans Affairs (VA). Visit [www.va.gov](http://www.va.gov) or call VA Health Care Benefits toll-free at 1-877-222-8387. You can also contact a VA medical center near you.

## For More Information

Here are some helpful resources:

### **AARP**

601 E Street, NW  
Washington, DC 20049  
1-888-687-2277 (toll-free)  
1-877-434-7598 (TTY/toll-free)

[www.aarp.org](http://www.aarp.org)

### **American Association of Homes and Services for the Aging**

2519 Connecticut Avenue, NW  
Washington, DC 20008  
1-202-783-2242

[www.aahsa.org](http://www.aahsa.org)

### **American Health Care Association**

1201 L Street, NW  
Washington, DC 20005  
1-202-842-4444

[www.ahca.org](http://www.ahca.org)

### **Centers for Medicare & Medicaid Services**

7500 Security Boulevard  
Baltimore MD 21244-1850  
1-800-633-4227 (toll-free)

[www.medicare.gov](http://www.medicare.gov)

### **Department of Veterans Affairs**

VA Benefits: 1- 800-827-1000 (toll-free)  
1-800-829-4833 (TTY/toll-free)

[www.va.gov](http://www.va.gov)

### **FirstGov for Seniors**

[www.seniors.gov](http://www.seniors.gov)

### **National Citizens' Coalition for Nursing Home Reform**

1828 L Street, NW  
Suite 801  
Washington, DC 20036  
1-202-332-2275

[www.nccnhr.org](http://www.nccnhr.org)

### **National Long-Term Care Ombudsman Resource Center**

1828 L Street, NW  
Suite 801  
Washington, DC 20036  
1-202-332-2275

[www.ltombudsman.org](http://www.ltombudsman.org)

For more information on health and aging, including the publication *There's No Place like Home for Growing Old*, contact:

### **National Institute on Aging Information Center**

PO Box 8057  
Gaithersburg, MD 20898-8057  
1-800-222-2225 (toll-free)  
1-800-222-4225 (TTY/toll-free)

[www.nia.nih.gov](http://www.nia.nih.gov)

[www.nia.nih.gov/Espanol](http://www.nia.nih.gov/Espanol)

For information on Alzheimer's disease, contact:

**Alzheimer's Disease Education and Referral Center (ADEAR)**

PO Box 8250

Silver Spring, MD 20907-8250

1-800-438-4380 (toll-free)

*[www.nia.nih.gov/alzheimers](http://www.nia.nih.gov/alzheimers)*

To sign up for regular email alerts about new publications and other information from the NIA, go to *[www.nia.nih.gov/HealthInformation](http://www.nia.nih.gov/HealthInformation)*.

Visit NIHSeniorHealth

(*[www.nihseniorhealth.gov](http://www.nihseniorhealth.gov)*), a senior-friendly website from the National Institute on Aging and the National Library of Medicine. This website has health information for older adults. Special features make it simple to use. For example, you can click on a button to have the text read out loud or to make the type larger.



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